

Although the present invention has been described with reference to specific embodiments, those of skill in the art will recognize that changes may be made thereto without departing from the spirit and scope of the invention as set forth in the hereafter appended claims.

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ABSTRACT OF THE DISCLOSURE

A data transfer method and system for topping up a prepaid electronic credit associated with a service user over a data and telecommunication network, essentially in real time, where the service user is the holder of a first electronic settlement account, and a service operator is the holder of a second electronic settlement account, and, in response to a transfer signal transmitted from a terminal of the service user, the prepaid credit is increased by a predetermined electronic sum of money and, at the same time, the sum of money is transferred from the first settlement account to the second settlement account.

In the claims:

15 On page 7, cancel line 1, and substitute the following left-hand justified heading therefor:

CLAIMS

Please cancel claims 1-15, without prejudice, and substitute the following claims therefor:

20 16. A data transfer method for topping up a prepaid electronic credit associated with the service user over a data and telecommunication network, essentially in real time, the method comprising the steps of:

defining the service user as the holder of a first electronic settlement account;

25 defining a service operator as the holder of a second electronic settlement account;

transmitting a transfer signal from a terminal of the service user; and

increasing the prepaid electronic credit, in response to the transfer signal, by a predetermined electronic sum of money and, at the same time, transferring the sum of money from the first electronic settlement account to the second electronic settlement account.

17. A data transfer method for topping up a prepaid electronic credit associated with the service user over a data and telecommunication network as claimed in claim 16, the method further comprising the steps of:

5 managing the prepaid electronic credit on a credit management server in one of the data and telecommunication network and a telecommunication network connected thereto;

managing the settlement account on an account management server in the data and telecommunication network; and

10 implementing a piece of money transfer software on an application server in the data and telecommunication network.

18. A data transfer method for topping up a prepaid electronic credit associated with the service user over a data and telecommunication network as claimed in claim 17, the method further comprising the steps of:

15 setting up a connection to the application server via the terminal of the service user;

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using the terminal to transfer to the application server at least one of an authentication code and a credit identifier for the prepaid credit, an account identifier for the settlement account, and the predetermined electronic sum of money;

20 checking, via the application server, the transmitted data and the sufficiency of the predetermined sum of money in the settlement account;

debiting, if the result of the check is positive, the predetermined sum of money from the first settlement account;

crediting the predetermined sum of money to the second settlement account;

25 increasing the prepaid credit by the predetermined sum of money; and
creating a log record for the debit/credit operation.

19. A data transfer method for topping up a prepaid electronic credit associated with the service user over a data and telecommunication network as claimed in claim 18, the method further comprising the step of:

transmitting, via the application server, an acknowledgment signal to the terminal of the service user when the transaction has been performed.

20. A data transfer method for topping up a prepaid electronic credit associated with the service user over a data and telecommunication network as claimed in claim 18, the method further comprising the steps of:

5 automatically setting up a connection, to check the credit identifier, between the application server and the credit management server; and

automatically setting up a connection, to check the account identifier of the settlement account, between the application server and the account management server.

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21. A data transfer method for topping up a prepaid electronic credit associated with the service user over a data and telecommunication network as claimed in claim 18, a method further comprising the step of:

15 entering one of the authentication code and credit and account identifier and the predetermined sum of money on the terminal of the service user via one of keyboard and voice entry under menu control.

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22. A data transfer method for topping up a prepaid electronic credit associated with the service user over a data and telecommunication network as 20 claimed in claim 16, wherein a first user is the holder of the prepaid electronic credit, a second service user is the holder of the first electronic settlement account, and the credit of the first service user is increased by the electronic sum of money in response to a transfer signal from a terminal associated with the second service user.

25 23. A data transfer method for topping up a prepaid electronic credit associated with the service user over a data and telecommunication network as claimed in claim 22, the method further comprising the step of:

30 transmitting, via the application server, a first and a second acknowledgment signal to the first and the second service user, respectively, when a transfer has been made.

24. A data transfer method for topping up a prepaid electronic credit associated with the service user over a data and telecommunication network as claimed in claim 16, the method further comprising the step of:

performing at least part of the transfer operation over a mobile radio network.

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25. A data transfer system for topping up a prepaid electronic credit of a service user over a data and telecommunication network, essentially in real time, comprising:

10 a credit counter, managed on a credit management server, for storing the electronic credit;

first and second settlement account memories on at least one account management server;

15 money transfer software, implemented on an application server, for electronically transferring money from the settlement account memories to the credit memory;

a service user terminal connected to the data and telecommunication network for entering and transmitting data required for topping up the credit to the application server; and

20 a data link between the application server, the credit management server, the account management server and the terminal for performing the data transfers which tops up the credit.

26. A data transfer system for topping up a prepaid electronic credit of a service user over a data and telecommunication network as claimed in claim 25, 25 wherein the terminal is a mobile radio terminal connected to a mobile radio network.

27. A data transfer system for topping up a prepaid electronic credit of a service user over a data and telecommunication network as claimed in claim 25, wherein the prepaid credit is stored on a prepaid card associated with a service 30 operator and a mobile radio network.

28. A data transfer system for topping up a prepaid electronic credit of a service user over a data and telecommunication network as claimed in claim 25, wherein a trigger signal is transmitted from a first terminal to trigger the transfer of money from the first settlement account memory to the second settlement account 5 memory and to increase the count of the credit counter, and the prepaid electronic credit is associated with a second terminal.

29. A data transfer system for topping up a prepaid electronic credit of a service user over a data and telecommunication network as claimed in claim 26, 10 wherein the prepaid card is associated with the second terminal as a mobile radio terminal.

30. A data transfer system for topping up a prepaid electronic credit of a service user over a data and telecommunication network as claimed in claim 25, wherein the application server has an authentication code memory and a comparison unit, connected at an input, for comparing an authentication code received from the first terminal with a stored authentication code, and for outputting an enable signal for the payment operation if the two match.

20 31. A data transfer system for topping up a prepaid electronic credit of a service user over a data and telecommunication network as claimed in claim 30, wherein the application server has a decoding unit for obtaining at least one of a credit and an account identifier for one of the prepaid electronic credit and the settlement account from the authentication code.

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R E M A R K S

The present amendment makes editorial changes and corrects typographical errors in the specification, which includes the Abstract, in order to conform the specification to the requirements of United States Patent Practice. No new matter is added thereby. Attached hereto is a marked-up version of the changes made to the 30 specification by the present amendment. The attached page is captioned "Version With Markings To Show Changes Made".